

Information to identify the case:

Debtor 1	<u>Olga Pagan</u>	Social Security number or ITIN	xxx-xx-7797
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-16831-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Olga Pagan

7/11/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Olga Pagan
Debtor

Case No. 17-16831-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 11, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:

Recip ID	Recipient Name and Address
db	+ Olga Pagan, 9060 Palisade Avenue, Unit 714, North Bergen, NJ 07047-6185
519284183	+ Bank of New York Mellon Trust Company, N.A., et al, c/o Robertson, Anschutz, Schneid, Crane, Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
519334923	+ Bank of New York Mellon Trust Company, et al, C/O PHH Mortgage Services, P.O. Box 24606, West Palm Beach, FL 33416-4606
516864139	+ CIT Bank, N.A., PO Box 85101, Austin, TX 78708-5101
516747709	+ CIT Bank, N.A., 2900 Esperanza Crossing, Austin, TX 78758-3658
517695068	+ Celink, PO Box 40724, Lansing, MI 48901-7924
517695067	+ Celink, 3900 Capital City Blvd., Lansing, MI 48906-2147
516747710	+ Parker McKay, Esqs., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 11 2022 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 11 2022 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jul 11 2022 21:02:00	CIT Bank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516769011	+ Email/Text: RASEBN@raslg.com	Jul 11 2022 21:02:00	Cit Bank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516897056	EDI: Q3G.COM	Jul 12 2022 00:58:00	JH Portfolio Debt Equities, LLC, Quantum 3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788
516806272	EDI: Q3G.COM	Jul 12 2022 00:58:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519334924	*+	Bank of New York Mellon Trust Company, et al, C/O PHH Mortgage Services, P.O. Box 24606, West Palm Beach, FL 33416-4606

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

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Date Rcvd: Jul 11, 2022

Form ID: 3180W

Total Noticed: 14

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor CIT Bank N.A. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor The Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Eggerman	on behalf of Creditor CIT Bank N.A. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust sdeluca@hasbanilight.com, hllawpc@gmail.com
Stephen G Pape	on behalf of Debtor Olga Pagan stephenpape@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9